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From: Lynn Cleveland [mailto:lcleveland@hollandhart.com]

Sent: Tuesday, June 27, 2006 3:36 PM

To: Public Hearing

Subject: Bank of Wal-Mart proposal

Dear Ms. Bair:

I oppose the Bank of Wal-Mart proposal. Wal-Mart is the largest retailer on the planet, and growing every day. With its vast size and commercial power, a Wal-Mart Bank could easily overwhelm local banks, resulting in a monopolistic bank similar to the retail monopoly that Wal-Mart currently holds in many communities. This would be bad for competition and bad for local businesses.

Sincerely,

Lynn Cleveland